Anthem BlueCross BlueShield

Deductible Credit Program

# Be rewarded for your good health

## Introducing the Deductible Credit Program

It's a program for Individual customers that automatically puts money into a **Special Incentive Account** (Account) when you don't meet your deductible, and grows that account to use for medical costs or whatever you want.

**And it's a great fit if you are:**

- A healthy person who rarely meets your deductible, but wants to be prepared for emergencies.
- A person who would prefer to pay a higher deductible in order to have lower monthly premiums.

**How to qualify**

To be eligible, everyone on your policy needs to:

1. Have a deductible of $2,500 or higher, or $3,000 or higher for Lumenos® HSA plans.
2. Be enrolled in the plan for three months or more, with the same or higher deductible.
3. Have not met his or her deductible during the last calendar year.
4. Have not received any incentive award from his or her Account during the last calendar year, if already enrolled in the program.
5. Have not had a policy cancelled due to late premium payments or coverage interrupted for other reasons.

Whether you only need to see a doctor for routine checkups or want more benefits for fewer dollars, the Deductible Credit Program was made for you. And, if you qualify, you don't have to do anything to join. We'll notify you and open your Special Incentive Account.

## Earn up to 50% cash back

You could get a check for up to half the amount of a $2,500 deductible over a few years!

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**Qualifying products include policies with a deductible of $2,500 or higher/$3,000 or higher for Lumenos HSA policies**

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## How it works

If you're eligible, a **Special Incentive Account** will automatically be set up for you.

**Here's how you can grow credits in your Account when you don't use your plan very much:**

- When your claims for the calendar year are less than your deductible amount, Anthem will credit an amount equal to 20% of your deductible into your Account for you.
- If you don't meet your deductible, the credits in your Account roll over to the next year. Expenses that do not apply to the deductible, such as your 100% preventive care coverage, will not affect your Account.
- Your Account can continue to grow until you reach a maximum amount that is half your deductible.

**Here's how you can receive a special incentive check when you need to use your plan more:**

- Once you have accumulated credits in your Account, Anthem will automatically send you a special incentive check from your Account the first year you have claims greater than 80% of your deductible.
- Get paid when you need it the most! You can use the check payment to lower your out-of-pocket expenses (such as to pay the cost of your deductible) or on whatever you want!
- Your Account will, then, be set to zero the following year. Credits in your Account will start over as outlined above.

**Example of the Deductible Credit Program* in action**

**Year 1:** In 2012, Paul buys a Lumenos®HSA plan with a $3,000 deductible.

**Year 2:** In 2013, he has claims totaling $2,700. Since his claims are less than his deductible, Anthem will credit $600 to his Special Incentive Account.

**Year 3:** In 2014, Paul's claims add up to $2,350. He has kept his claims below his annual deductible and has not received a payment from his Account, so he receives another credit of $600, or 20% of $3,000.

**Year 4:** In 2015, Paul gets into a bike accident and needs $3,500 worth of care. We send him a check for $1,200 from his Account (the two $600 credits he's earned for the last two years).

**Year 5:** In 2016, Paul's deductible will continue to be $3,000 and his Account will go to $0.

If you have any questions about the Deductible Credit Program or our Individual plans, please call your agent or broker. We look forward to serving your health care coverage needs!

*The Deductible Credit Program is a special incentive program that can end at any time without notice. If the program ends, any money in a Special Incentive Account will remain available based on the terms of the program for up to two (2) years after the program ends.

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